

<b>IN THE UNITED STATES PATENT AND TRADEMARK OFFICE (USPTO)</b>	
Application Serial Number	10/815,099
Confirmation Number	6569
Filing Date	March 30, 2004
Title of Application	Strategies for Managing Recommendations
First Named Inventor	Michael J. Sutherland
Assignee	XL Financial Solutions Inc.
Group Art Unit	3689
Examiner	Fathi K. Abdelsalam
Attorney Docket Number	FS1-0005US

To: Commissioner for Patents  
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**Response to October 15, 2010 Final Office Action**

This communication is being filed with a Request for Continued Examination. Fees will be paid by credit card through the EFS Web; however, Applicant hereby authorizes the Commissioner to charge any deficiency of fees and credit any overpayments to **Deposit Account Number 12-0769**.

**Claim Amendments** begin on page 2 of this document.

**Remarks** begin on page 17 of this document.